

COMMERCE GENERAL ARCHITECTURE

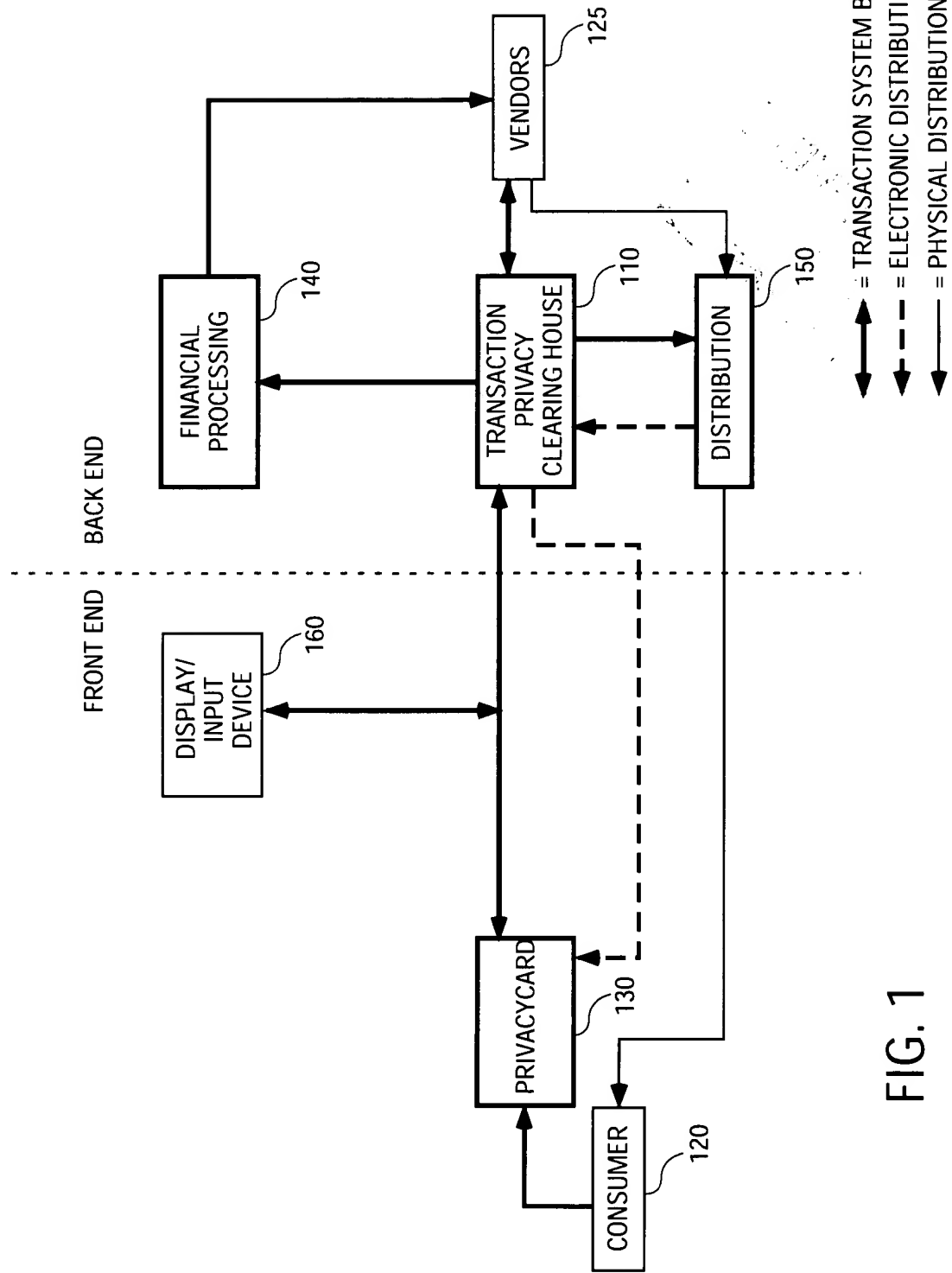


FIG. 1

COMMERCE GENERAL ARCHITECTURE - POS TERMINAL:

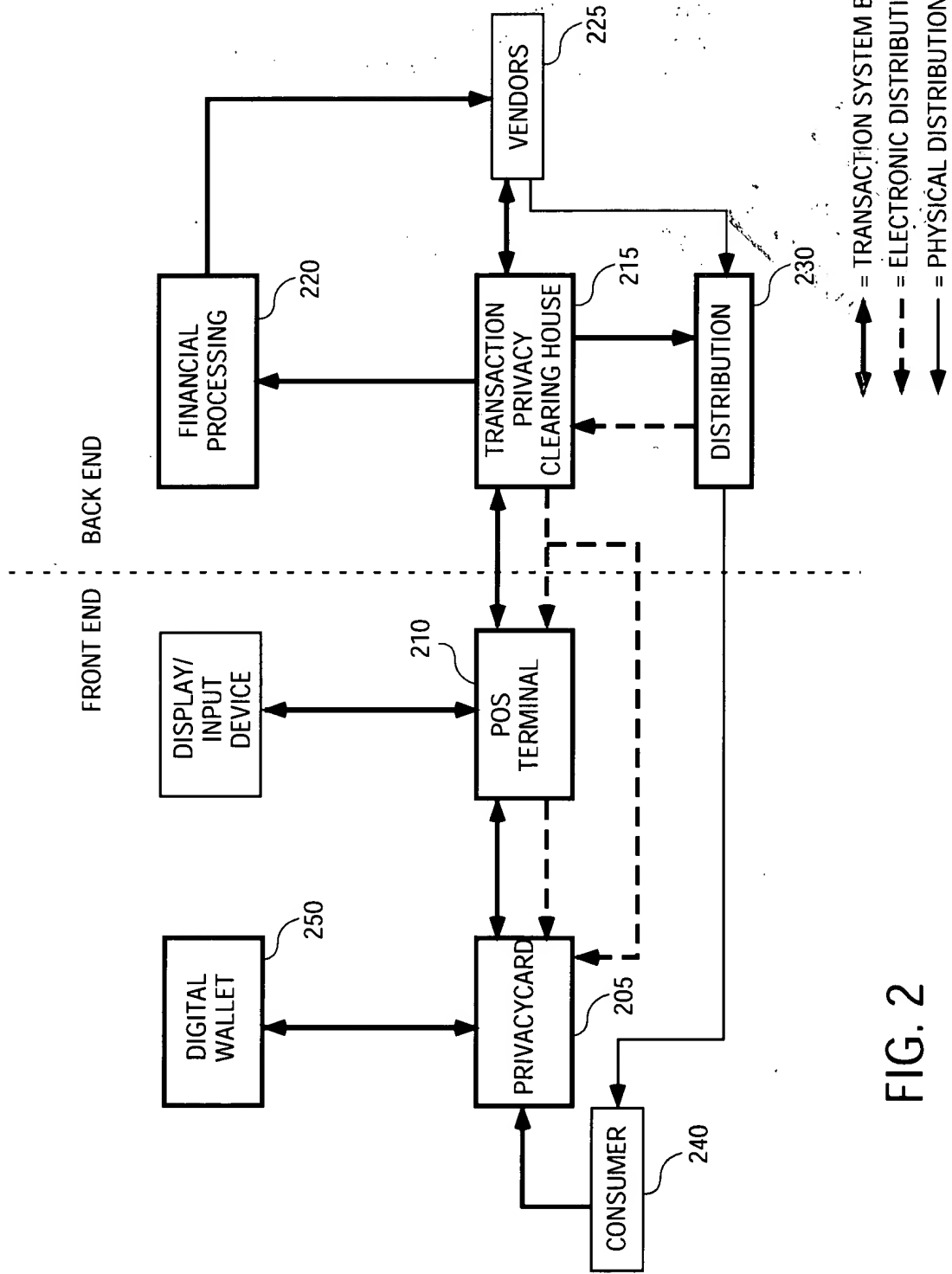


FIG. 2

COMMERCE IN-HOME ENVIRONMENT

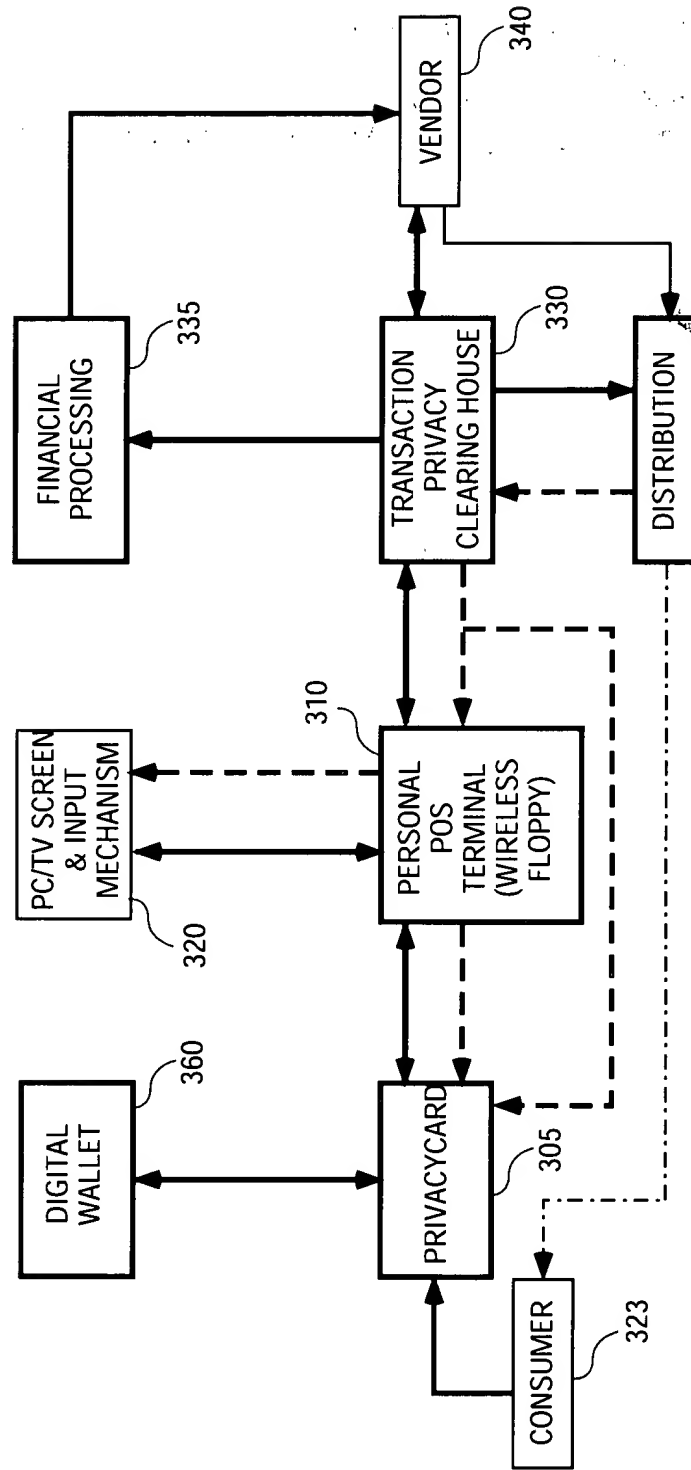


FIG. 3

IN-STORE RETAIL ENVIRONMENT

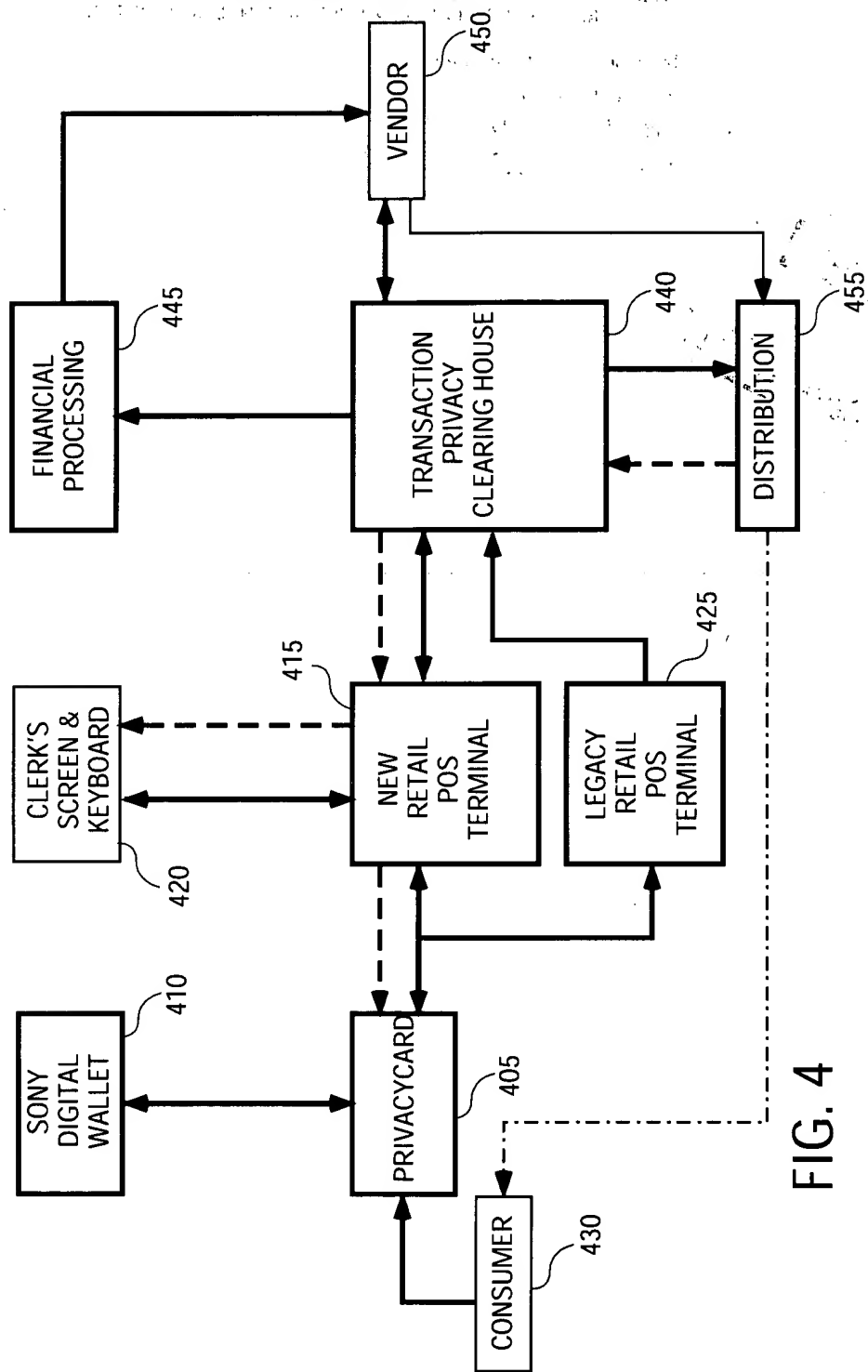
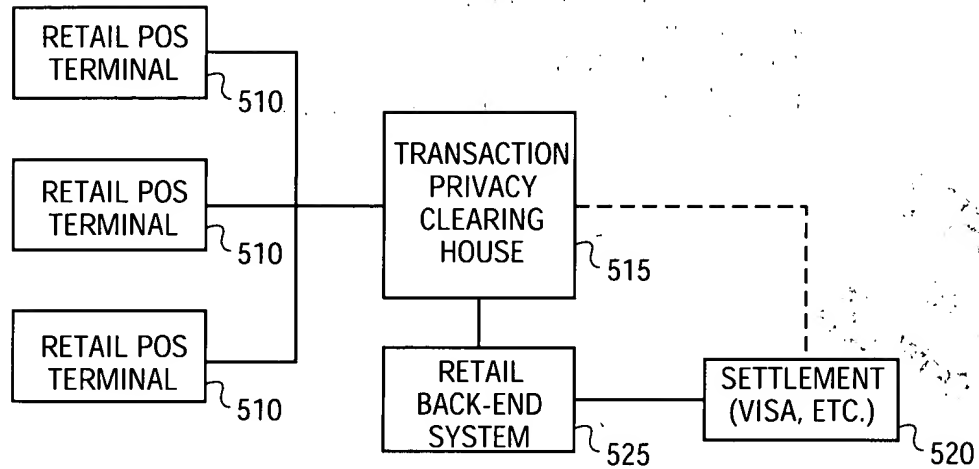
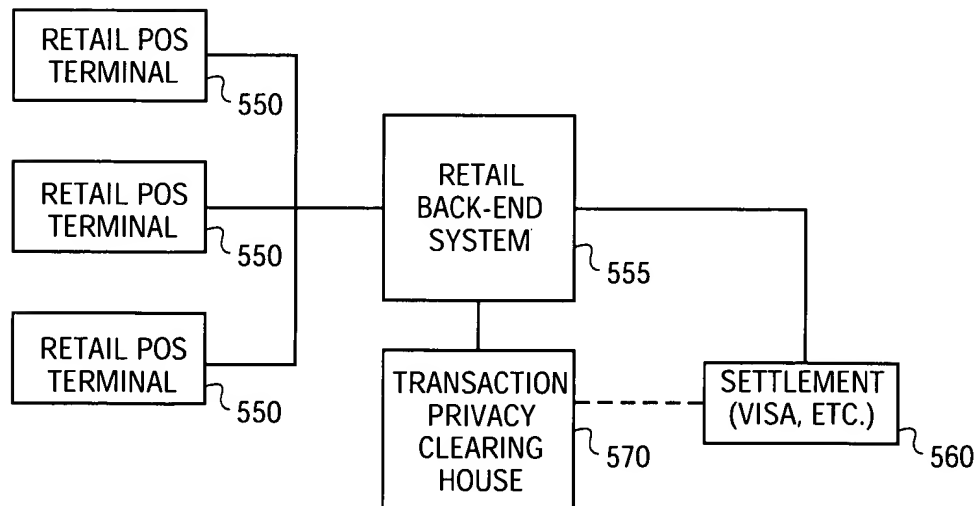


FIG. 4



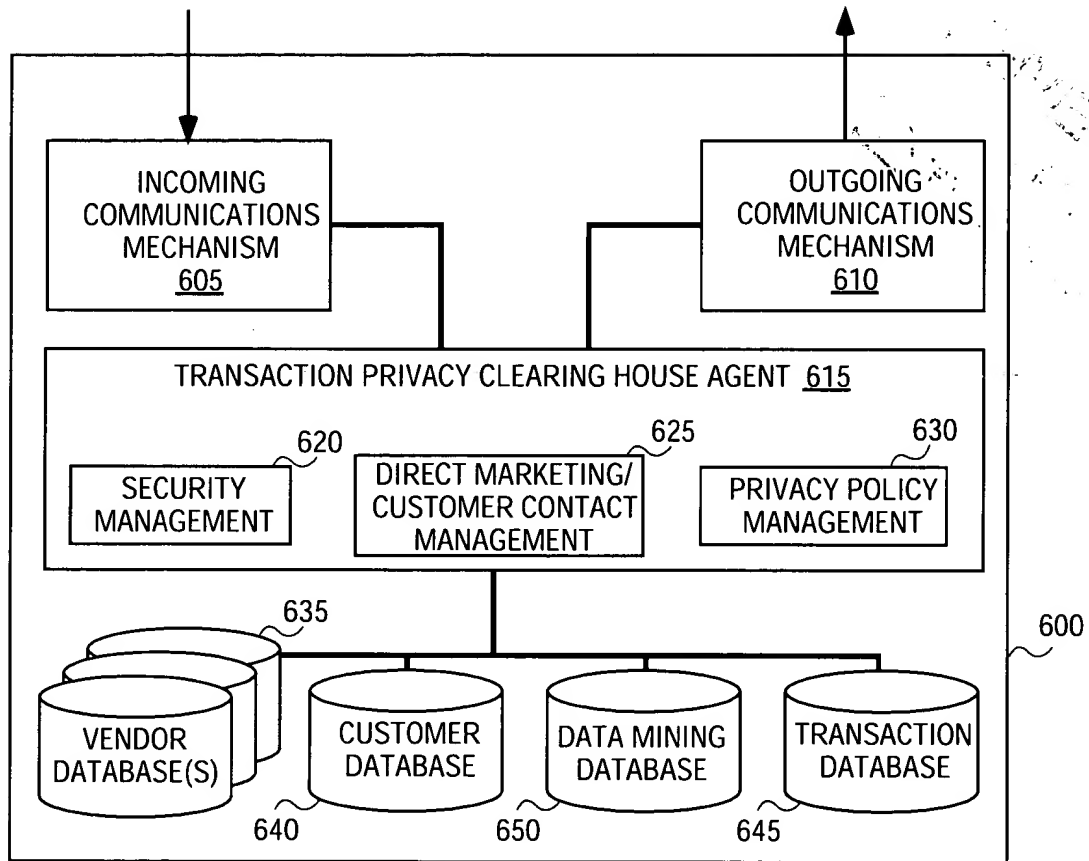
A RETAIL SYSTEM MODIFIED TO
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH
THE DIGITAL WALLET SYSTEM

FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

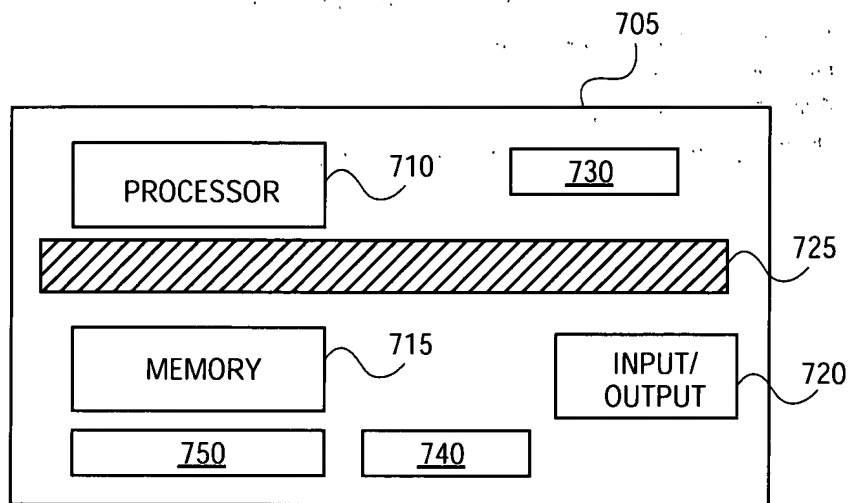


FIG. 7A

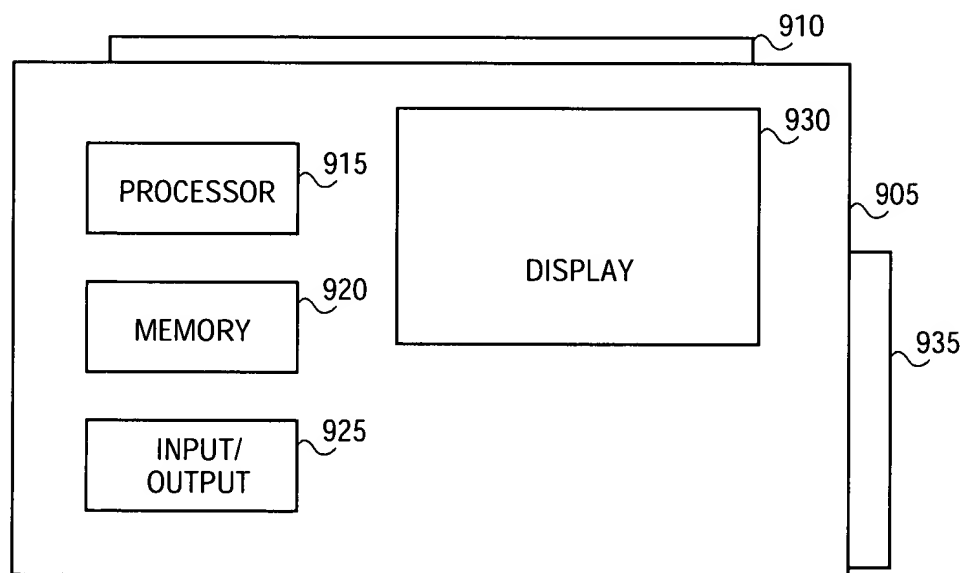


FIG. 9A

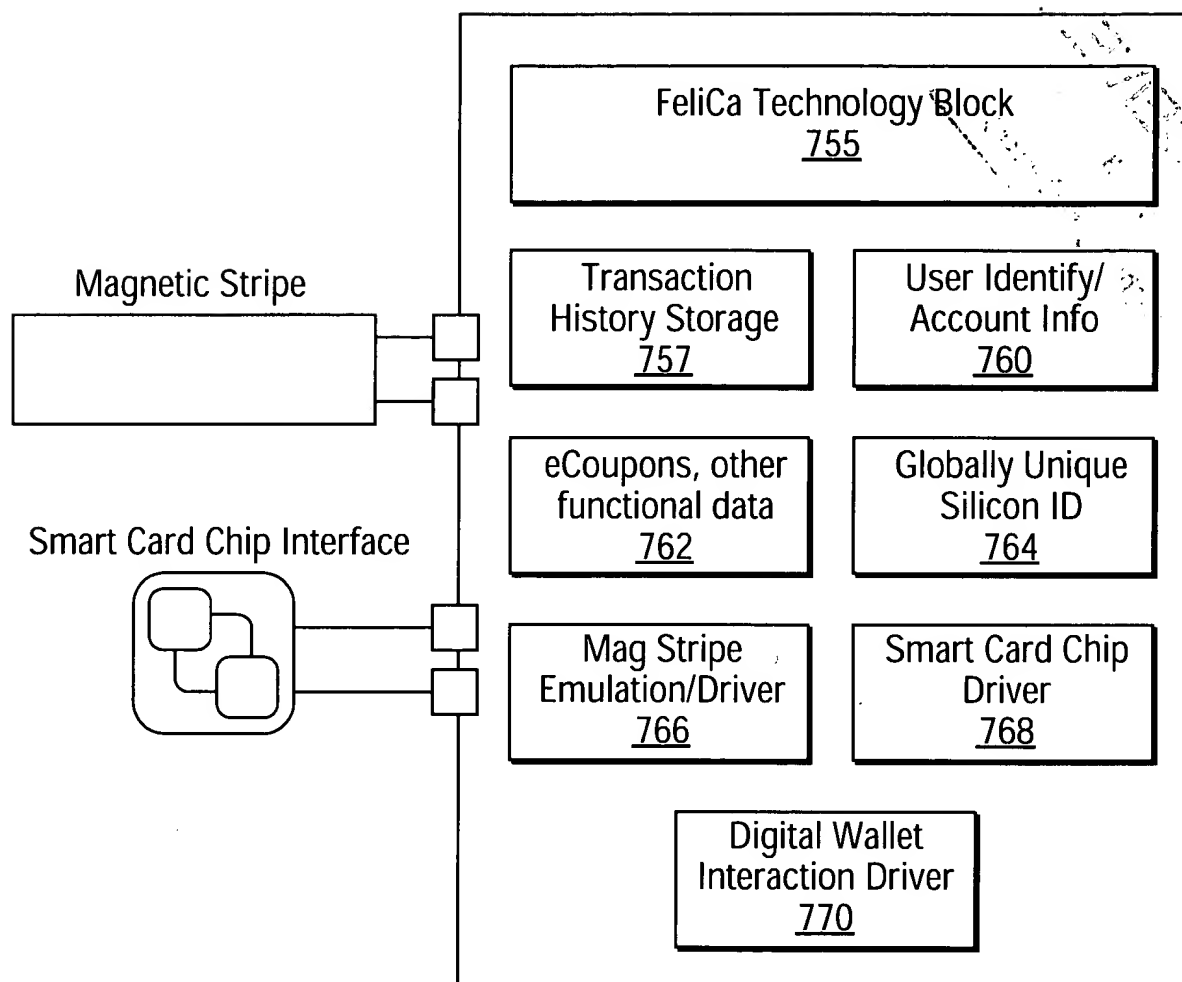


FIG. 7B

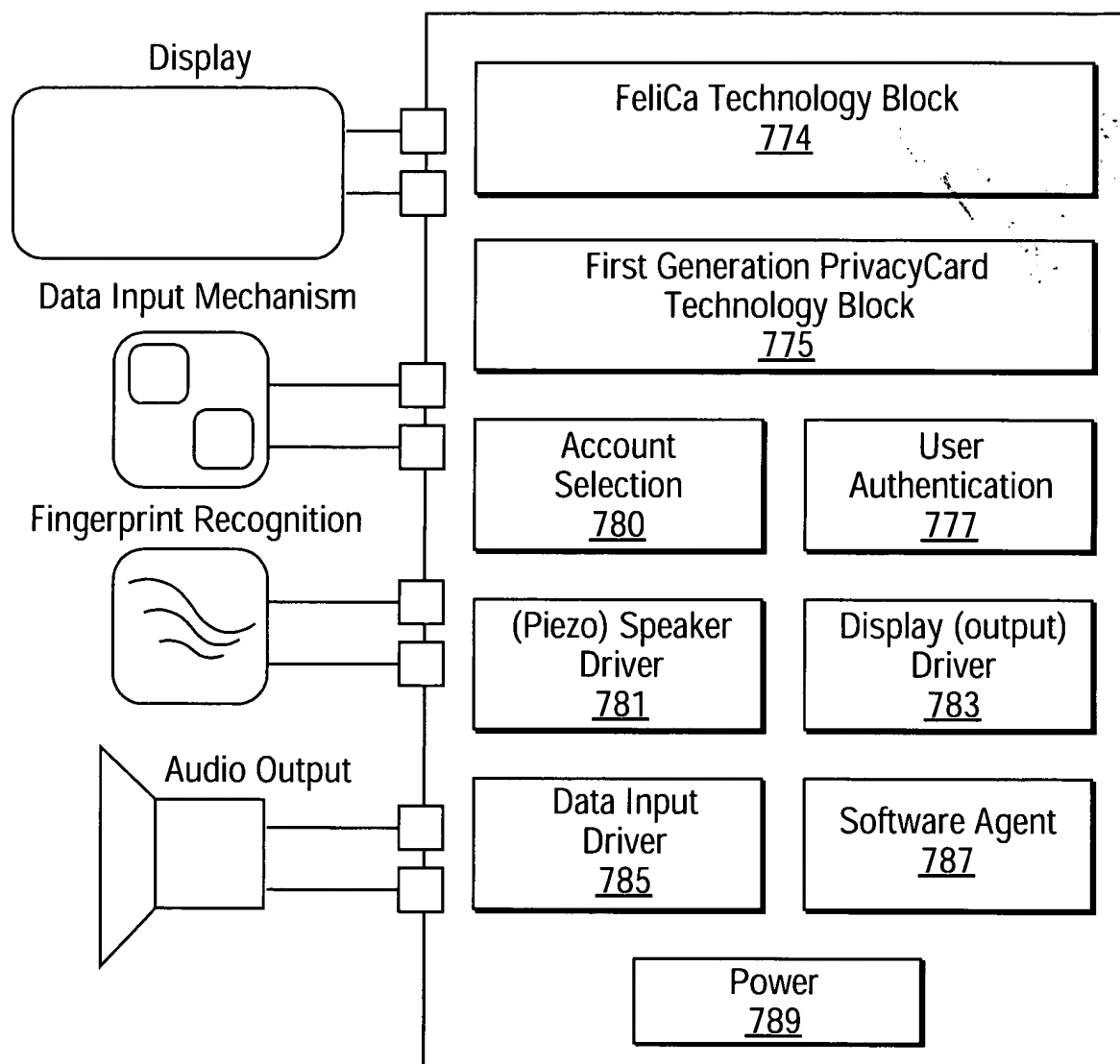
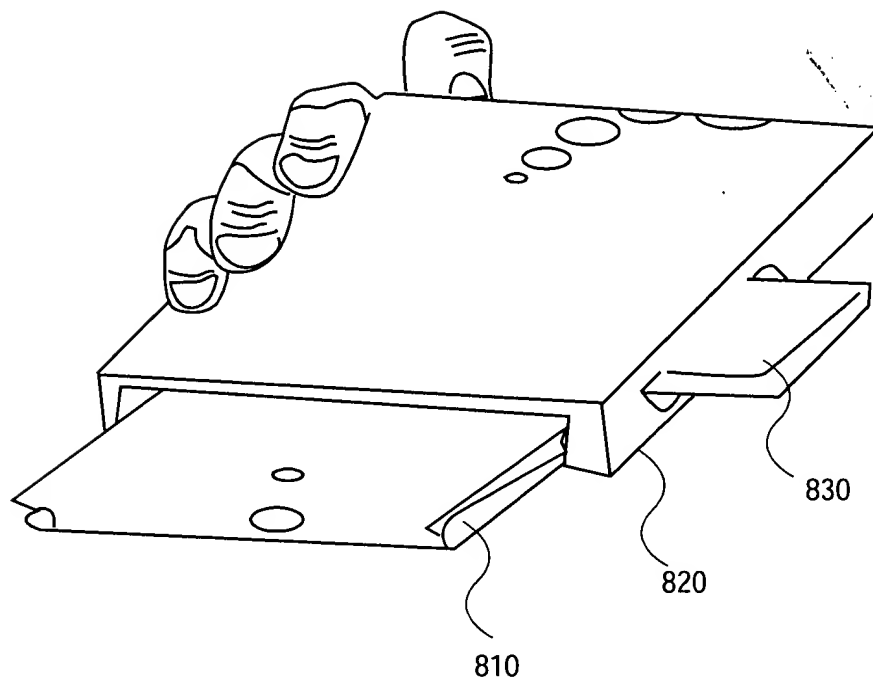


FIG. 7C



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

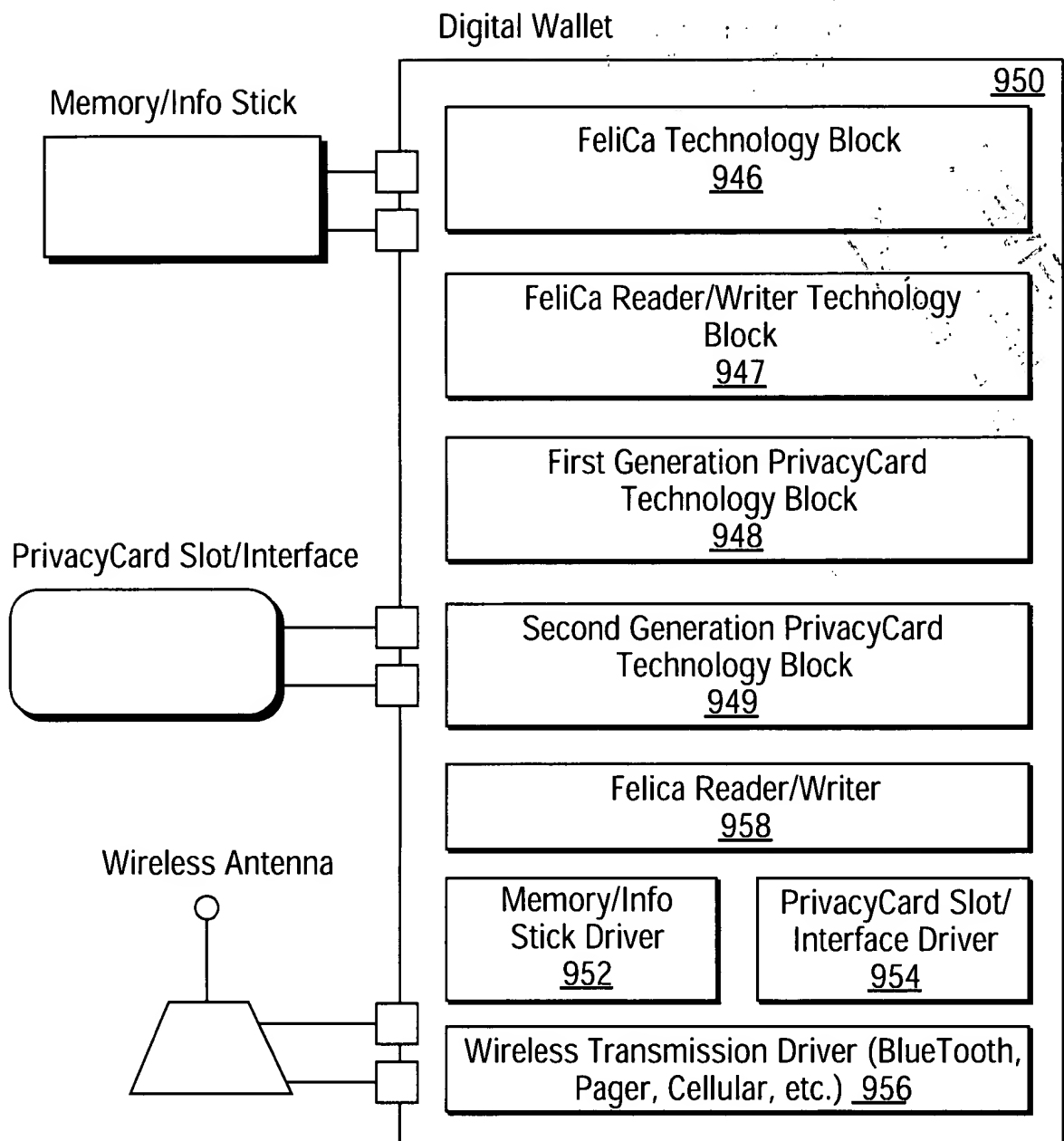
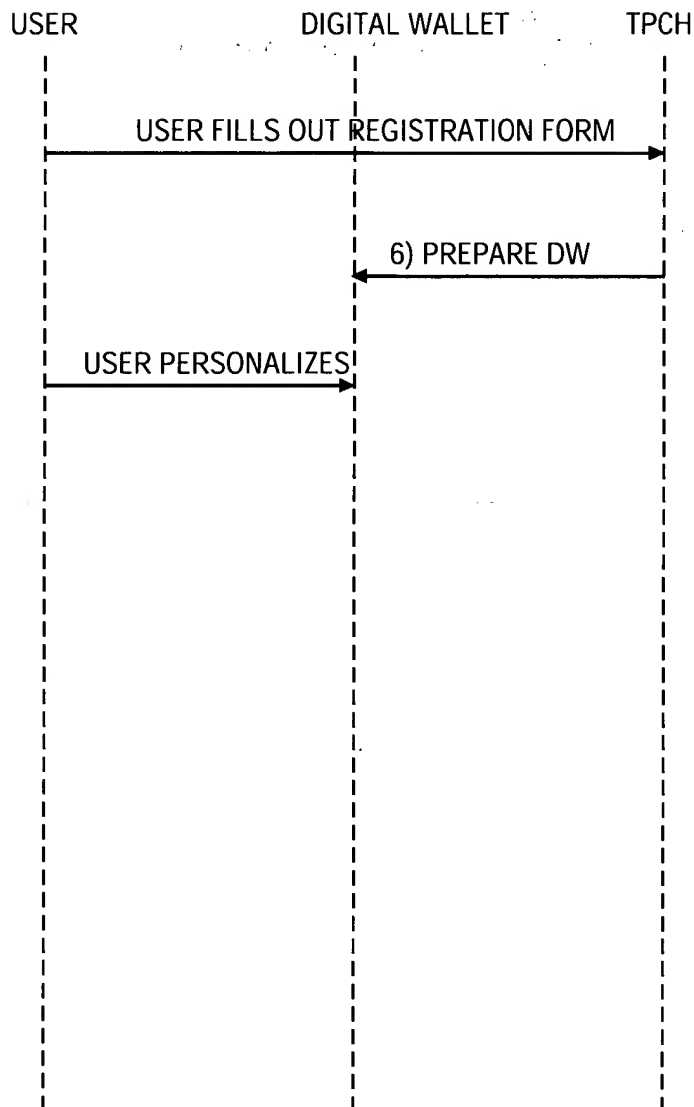
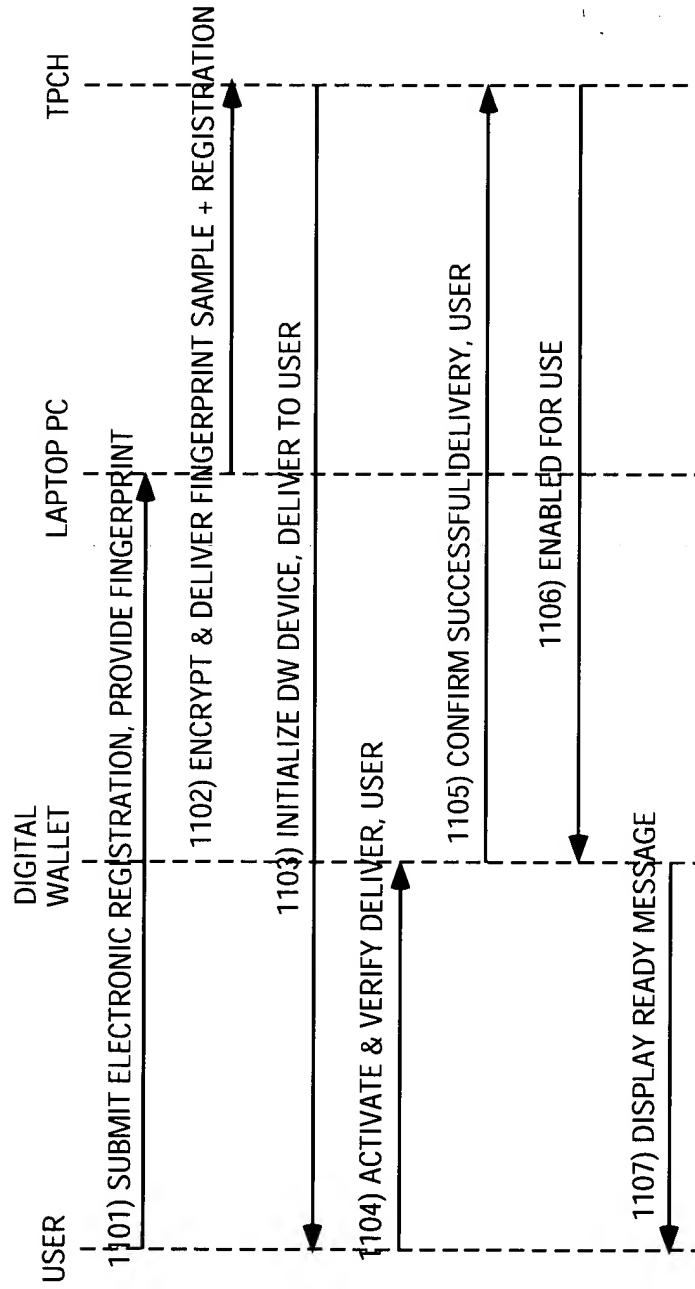


FIG. 9B



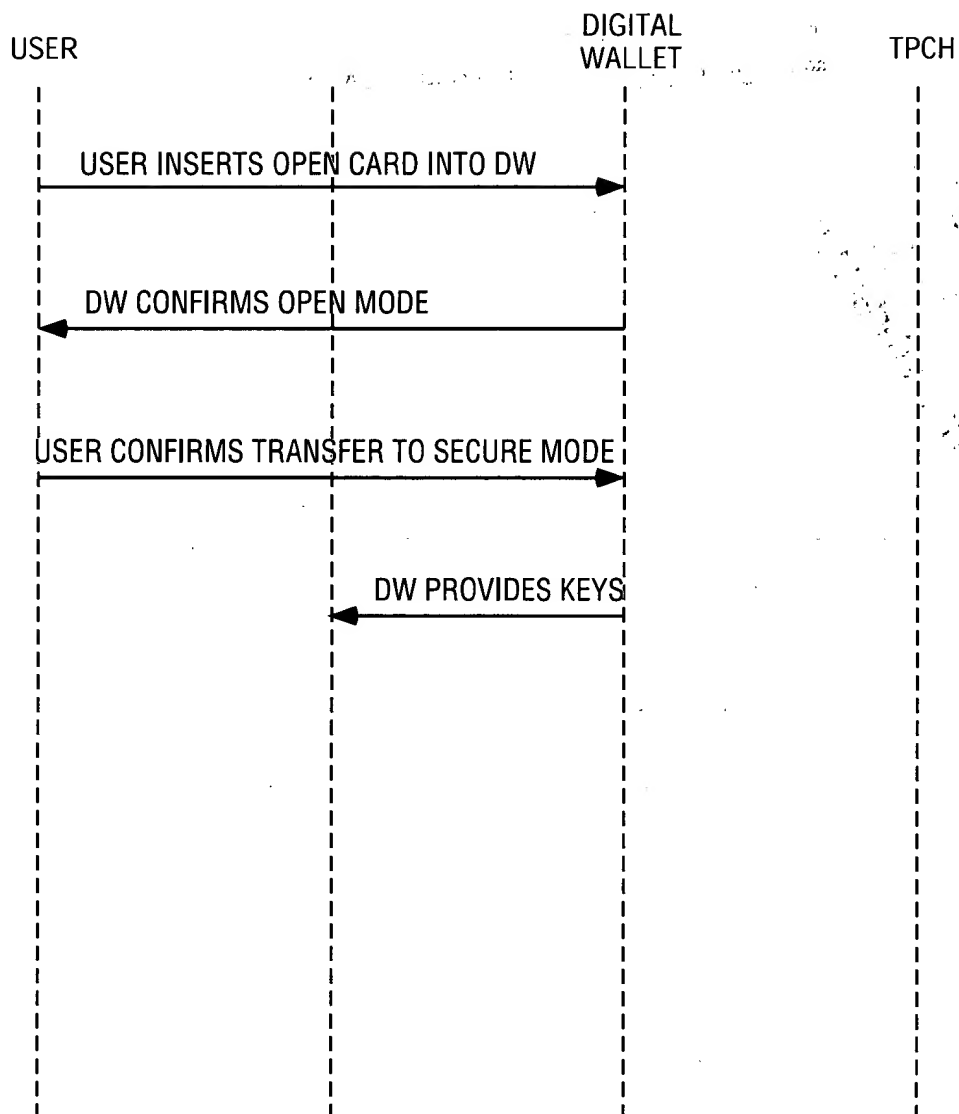
SETUP OF DIGITAL WALLET

FIG. 10



DIGITAL WALLET SETUP
(ALTERNATE EMBODIMENT)

FIG. 11



CONVERSION OF CARD TO SECURE

FIG. 12

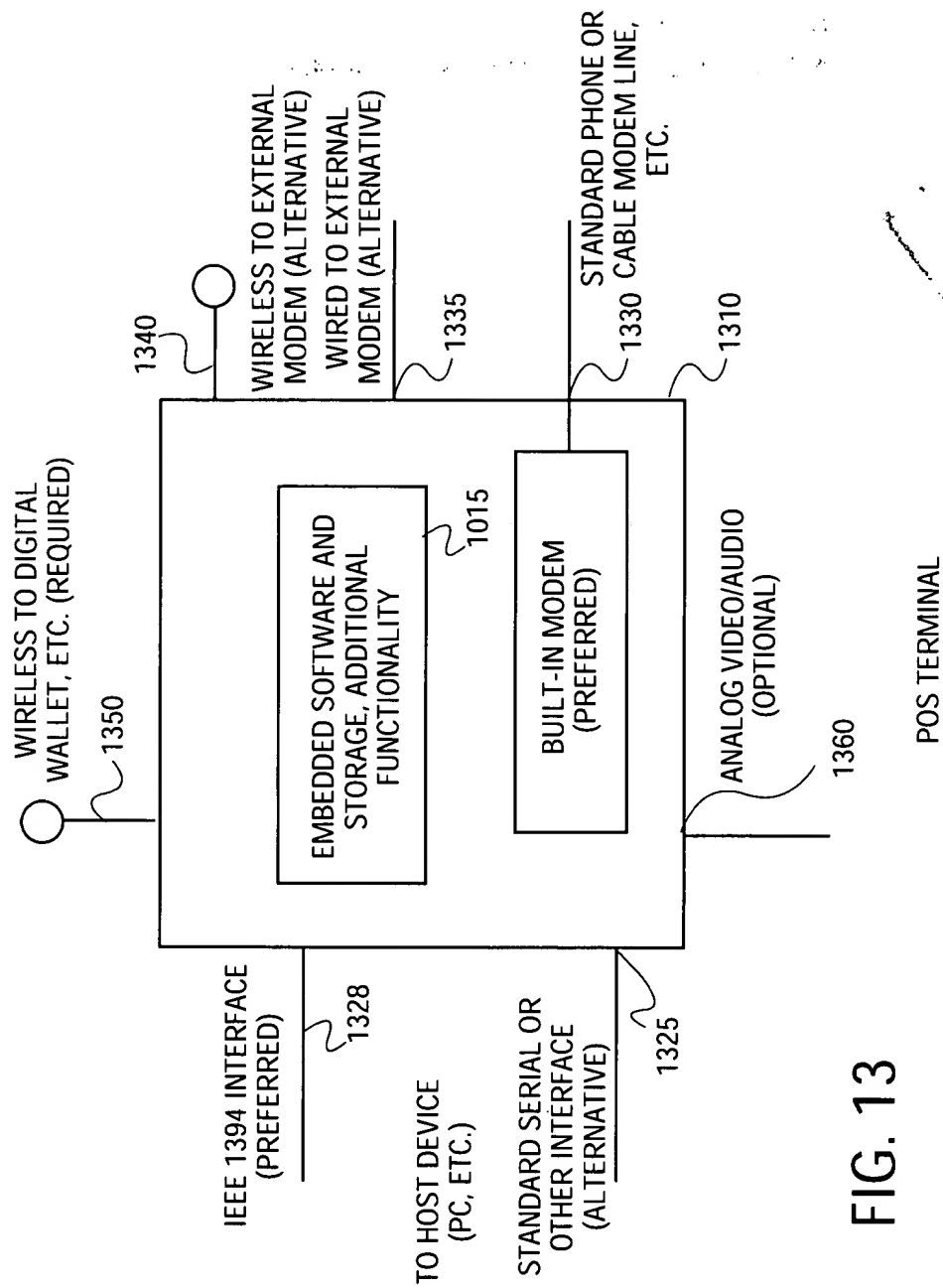


FIG. 13

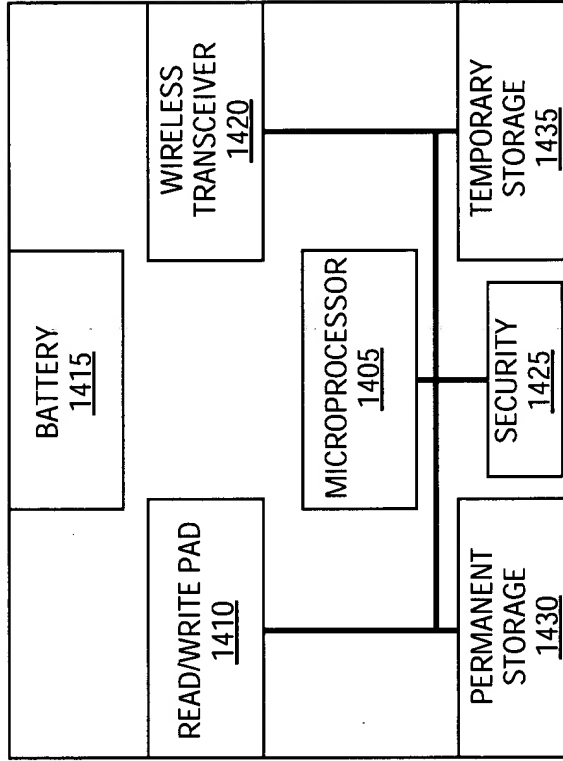


DIAGRAM OF THE MAJOR COMPONENTS OF THE
PERSONAL POS, SHOWING THE DATA/ADDRESS
BUS INTERCONNECT

FIG. 14

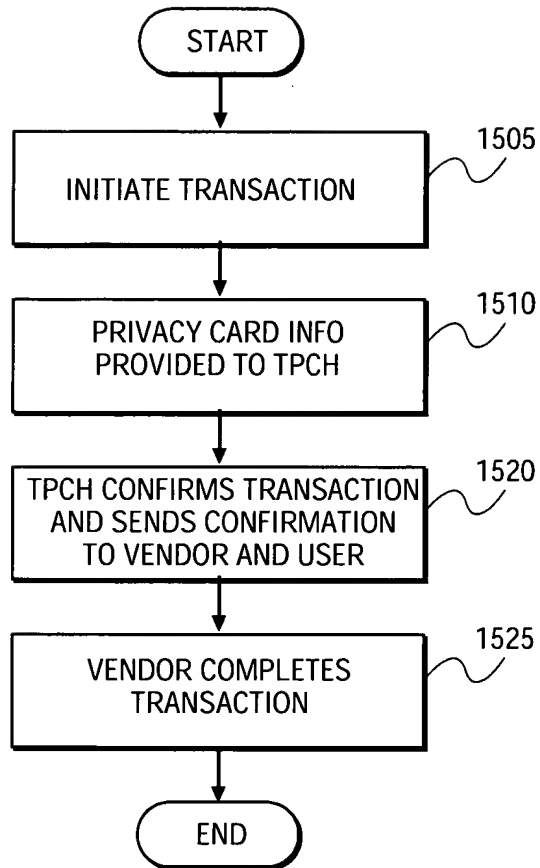


FIG. 15

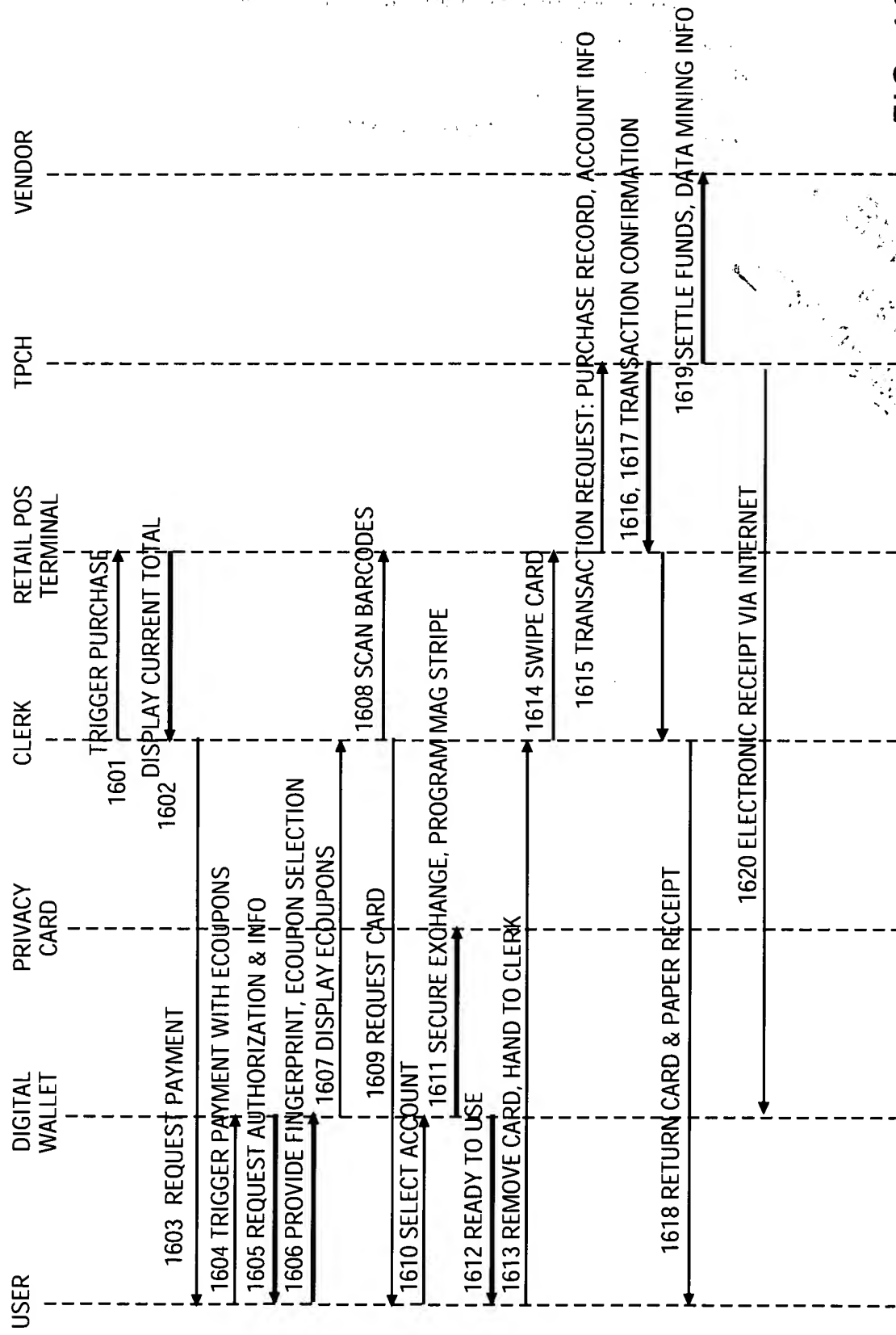


FIG. 16

RETAIL TRANSACTION

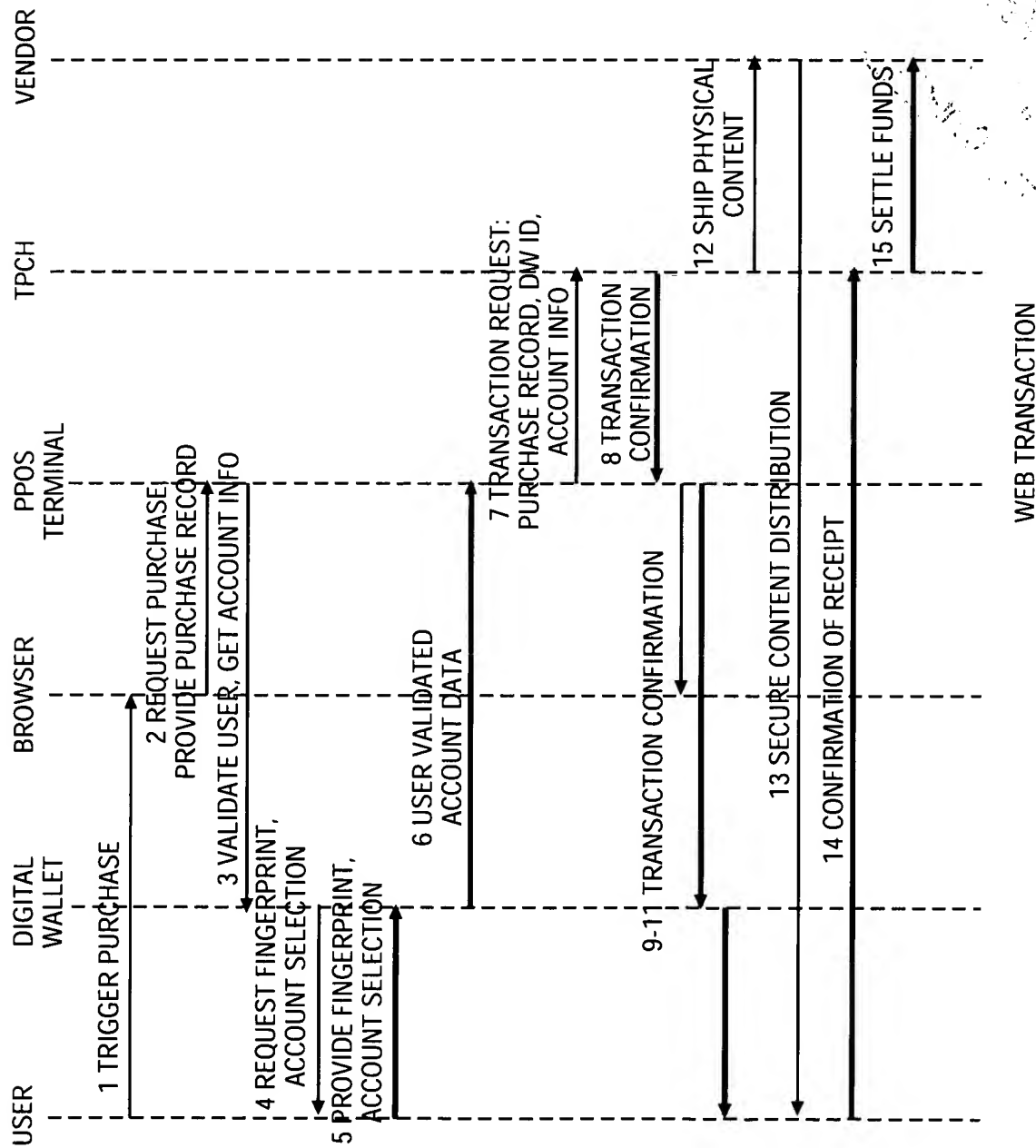


FIG. 17

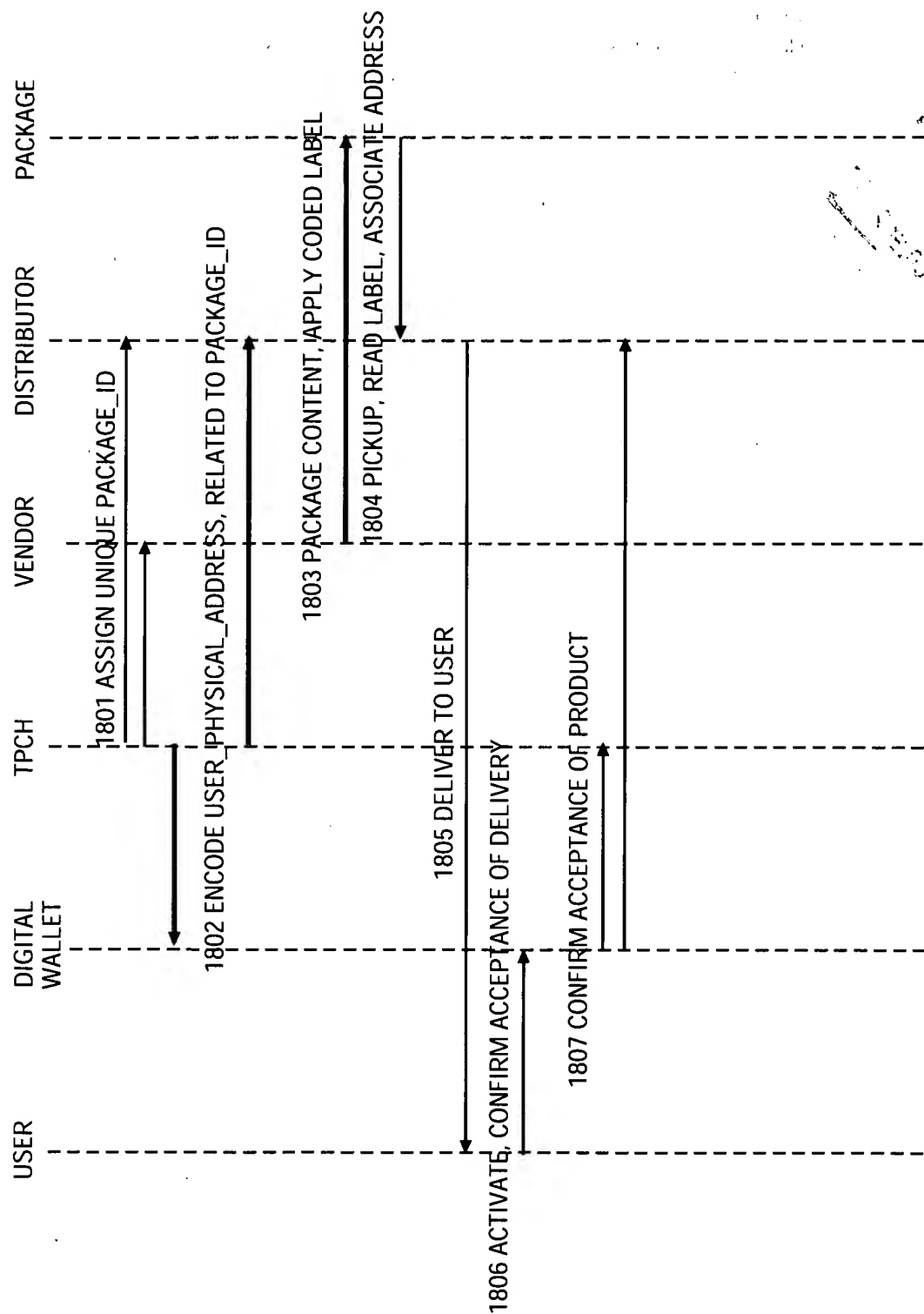


FIG. 18

DELIVERY OF PRODUCT

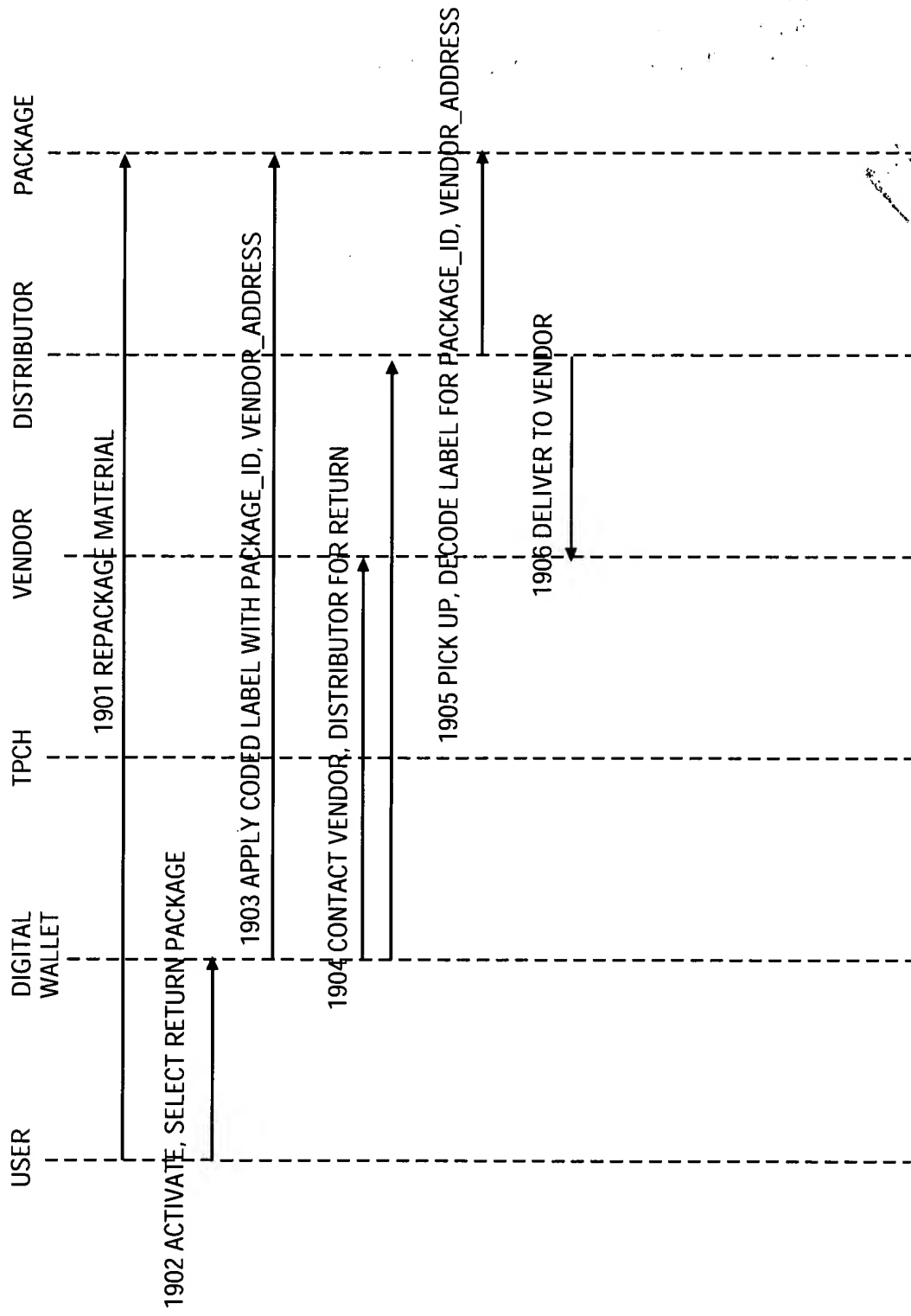


FIG. 19

RETURN OF PRODUCT

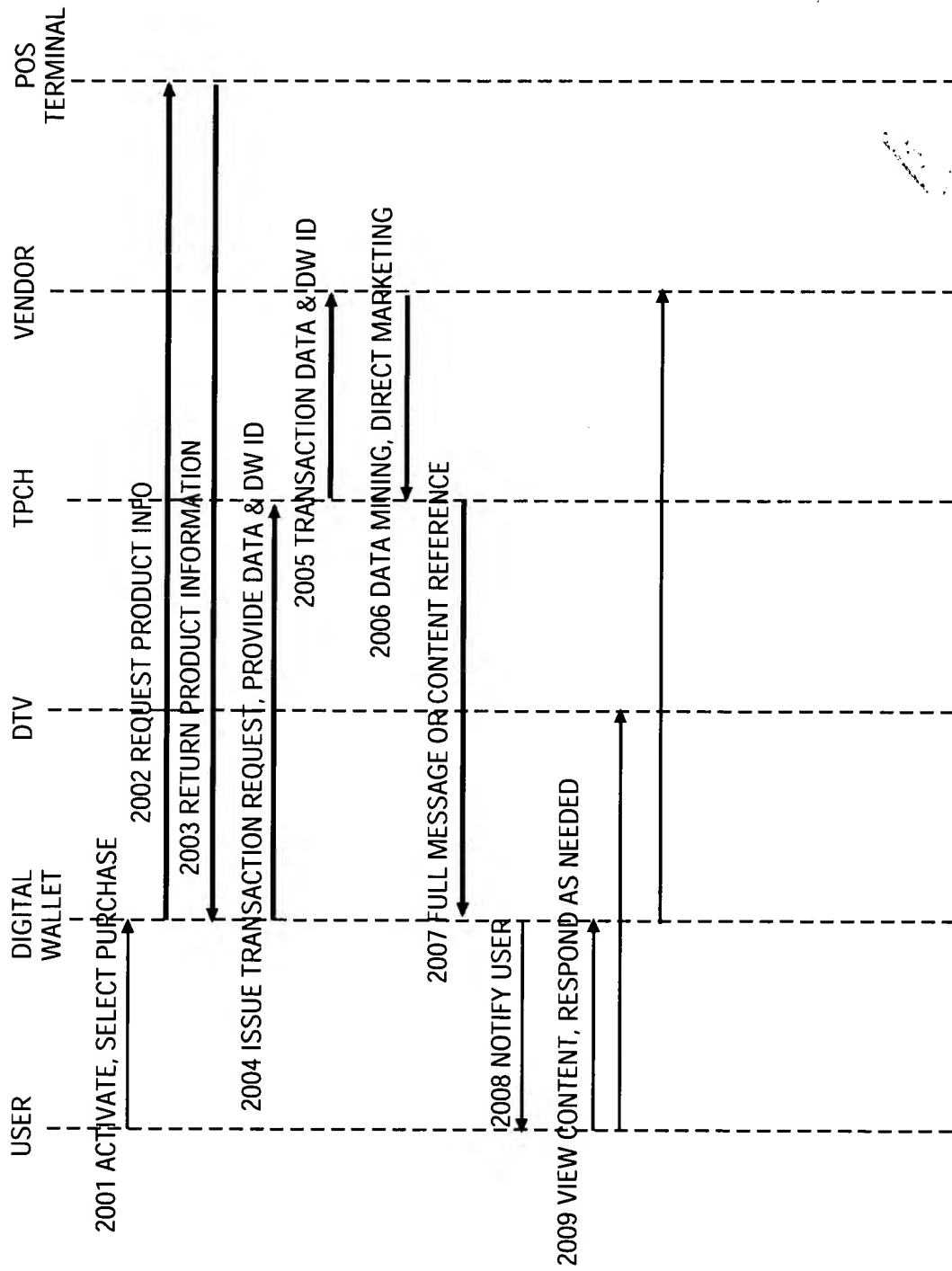


FIG. 20

DATA MINING

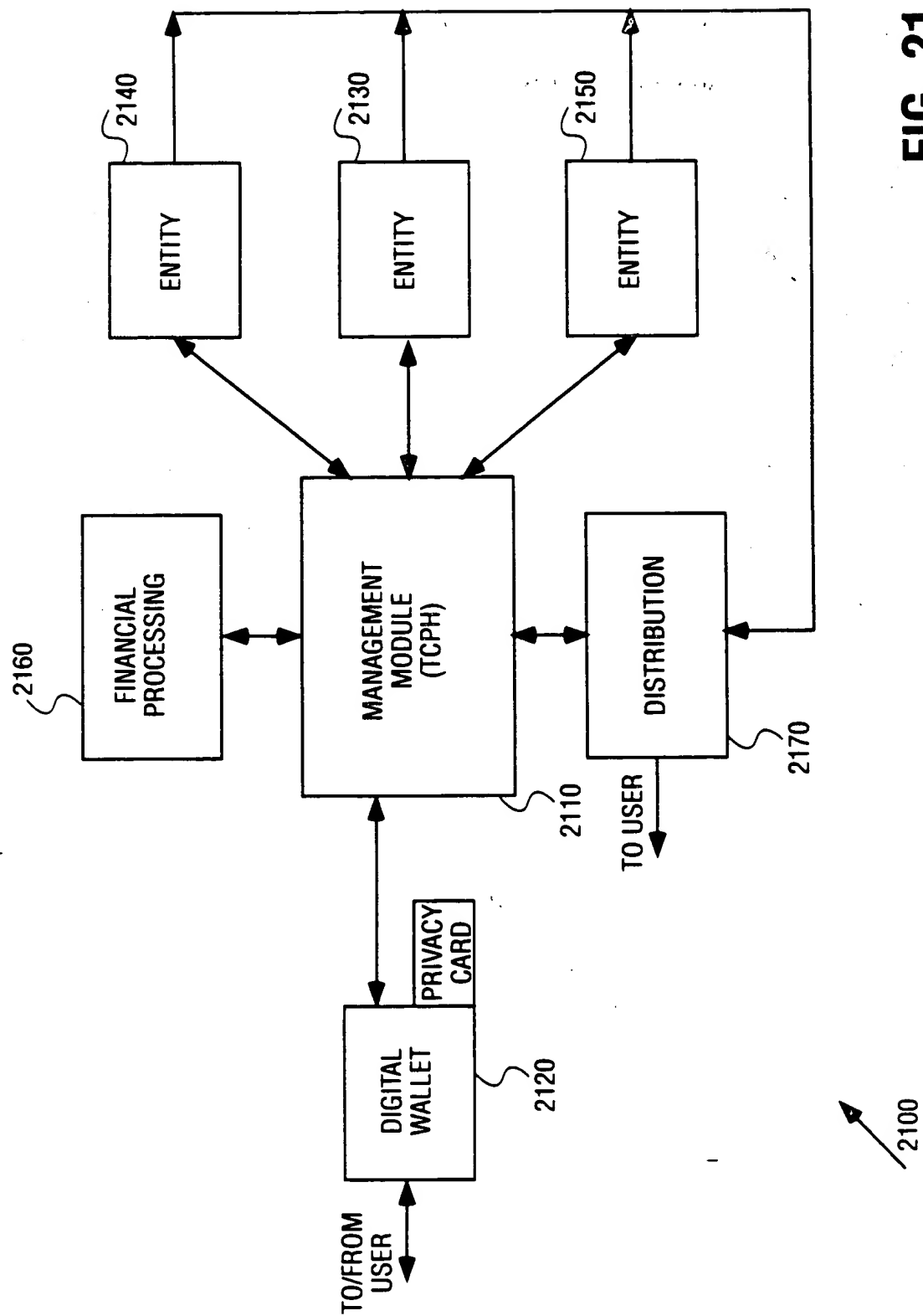


FIG. 21

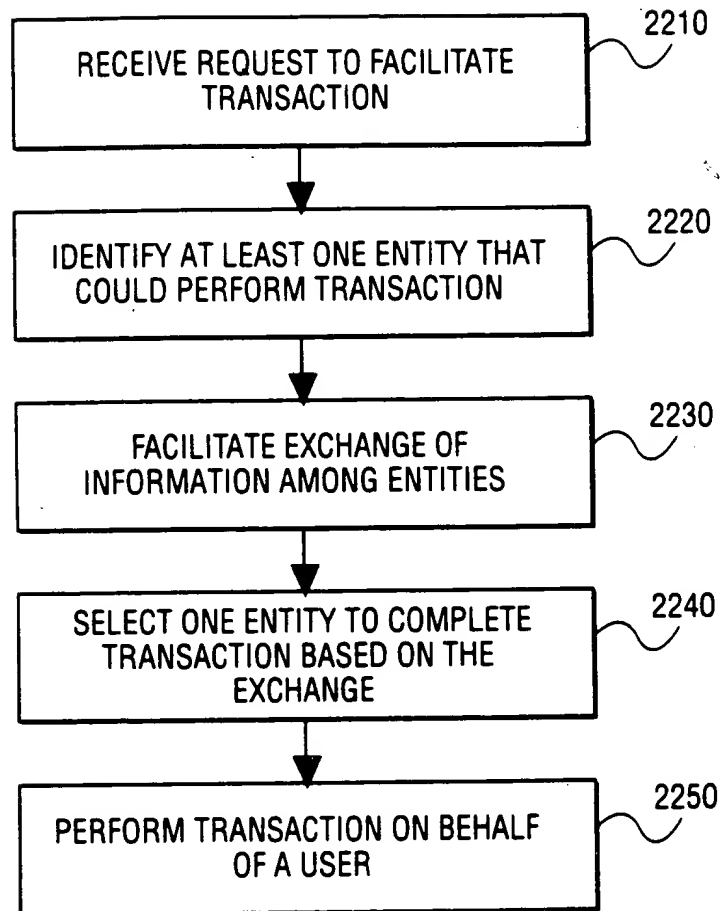


FIG. 22

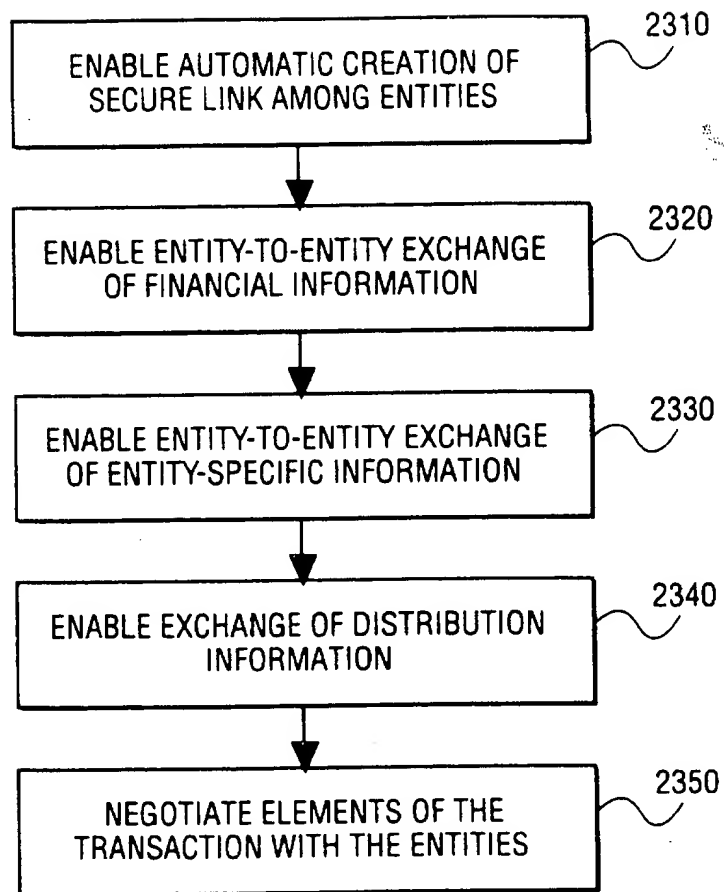


FIG. 23